

Certificate Number: 12433-CAN-DE-025067671

Bankruptcy Case Number: 09-14227



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 23, 2015, at 6:39 o'clock PM PST, Dean P. Jayo completed a course on personal financial management given by internet by Solid Start Financial Education Services, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Northern District of California.

Date: February 24, 2015 By: /s/Lisa Susoev

Name: Lisa Susoev

Title: Teacher